

UNITED STATES BANKRUPTCY COURT

NORTHERN DISTRICT OF ILLINOIS

Eastern Division

In Re:

TINA GUIDER

Debtor(s)

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BK No.: 20-02010

Chapter: 13

Honorable LaShonda Hunt

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AGREED ORDER CONDITIONING AUTOMATIC STAY

This matter coming before the Court upon the Motion of EXETER FINANCE LLC (“Exeter”) to Modify Automatic Stay, and the parties being in agreement;

IT IS HEREBY ORDERED:

1. Exeter's Motion to Modify Automatic Stay is granted, in part, and withdrawn, in part, subject to the conditions of this Order;
2. That Tina Guider (“Debtor”) agrees to at all times maintain valid insurance on the 2017 Nissan Sentra motor vehicle bearing a Vehicle Identification Number of 3N1AB7AP1HY206208 (the “Vehicle”) wherein Exeter is listed as the lienholder/loss payee and agrees to provide Exeter with proof of same upon renewal or any changes in coverage without demand;
3. That in the event Debtor fails to tender payment to Exeter pursuant to the Chapter 13 Plan and Retail Installment Contract with Exeter, to the extent that said non-payment results in a default in payment obligations thereunder to Exeter of two (2) or more monthly payments, or otherwise fails to comply with any of the other terms or conditions of this Order, such failure shall constitute a default by Debtor of the provisions of this Order;
4. Upon default as described above, Exeter shall file with the Court and serve upon Debtor and counsel a Notice of Default;
5. If such default is not cured within fourteen (14) days of notice, Exeter shall have the right to take possession of and foreclose its security interest in the Vehicle without having to seek leave of Court to modify the automatic stay in these proceedings;
6. If the automatic stay is modified pursuant to Paragraph 5 of this Order, notice of the same shall be filed with the Court;
7. If applicable, upon modification of the automatic stay as outline above, and after Exeter has foreclosed its security interest in the Vehicle, Exeter may be allowed an amended, unsecured claim for any deficiency balance remaining.

AGREED:

/s/ John Ellmann

/s/ Cari A. Kauffman

Enter:

A handwritten signature in black ink, appearing to read "LaShonda A. Hunt", with a stylized flourish at the end.

Honorable LaShonda A. Hunt

United States Bankruptcy Judge

Dated: December 04, 2020

Prepared by:

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